An Agency Directive from Equitable Life & Casualty Agency Directive ALABAMA

TO: All Equitable Agents in Alabama DATE: 3/15/2019 SUBJECT: AL- Rates on Modernized Medicare Supplement Plans (Series 2070)

We recently filed with the state insurance department for a rate adjustment to our Modernized Medicare Supplement plans (Series 2070). We will begin notifying policyowners of their new rates soon and wanted you to have advance notice.

The Modernized plans are receiving an increase of 10% on plans A and G with an 8% increase on plans F and N. The effective date for this rate increase will be 4/1/2019.

Equitable strives to ensure that our policyowners enjoy true "freedom of choice" in their health care under Medicare. Consequently, we are ever mindful of our obligation to keep our promise of freedom of choice to our policyowners and at the same time sustain these blocks of business with adequate premiums over their lifetime.

We intend to maintain our continuing commitment to our policyowners of providing them with the very best in insurance protection along with the superior, friendly personalized customer service they and you have come to expect and rely upon.

If you have questions, please contact Agency at 800-352-5121 or Policyowner Service at 800-352-5160.